

Information to identify the case:

Debtor 1	Fern L. Isom-Majette	Social Security number or ITIN	xxx-xx-2889
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	15-29471-RG		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Fern L. Isom-Majette

2/26/21

By the court: Rosemary Gambardella
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Fern L. Isom-Majette
Debtor

Case No. 15-29471-RG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Feb 26, 2021

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 27

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 28, 2021:

Recip ID	Recipient Name and Address
db	+ Fern L. Isom-Majette, 2043 Bammoral Ave, Union, NJ 07083-5301
cr	+ CITIMORTGAGE, INC., Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
515795708	+ Capital One, 701 East 60th Street, Sioux Falls, SD 57104-0432
518867800	KHEAA, P.O. BOX 798, FRANKFORT KY 40602-0798
518867801	KHEAA, P.O. BOX 798, FRANKFORT KY 40602-0798, KHEAA, P.O. BOX 798 FRANKFORT KY 40602-0798
516361261	+ MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6051
516361262	+ MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6077, MidFirst Bank Bankruptcy Department 73118-6051
515836996	+ Navient Solutions Inc. on behalf of NJHESAA, P.O. Box 548, Trenton, NJ 08625-0548
515795716	+ Phelan Hallinan Schmieg, 1 Gateway , Suite 1125, Newark, NJ 07102-5310
515795718	+ State Of Nj Highed Ed, Po Box 548, Trenton, NJ 08625-0548

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Feb 26 2021 21:38:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Feb 26 2021 21:38:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
515841954	EDI: PHINAMERI.COM	Feb 27 2021 01:33:00	AmeriCredit Financial Services, Inc., dba GM Financ, P O Box 183853, Arlington, TX 76096
515795707	+ EDI: CAPITALONE.COM	Feb 27 2021 01:33:00	Capital One, 26525 N Riverwoods Blvd, Mettawa, IL 60045-3438
515795706	+ EDI: CAPITALONE.COM	Feb 27 2021 01:33:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
515795709	+ Email/Text: bankruptcy@cashcall.com	Feb 26 2021 21:39:00	Cashcall Inc, 1 City Blvd W, Orange, CA 92868-3621
515839009	EDI: CITICORP.COM	Feb 27 2021 01:33:00	CitiMortgage, Inc., P.O. Box 6030, Sioux Falls, SD 57117-6030
515795710	+ EDI: CITICORP.COM	Feb 27 2021 01:33:00	Citimortgage Inc, Po Box 9438,dept 0251, Gaithersburg, MD 20898-9438
515795711	+ EDI: AMINFOFP.COM	Feb 27 2021 01:38:00	First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
515795712	+ EDI: PHINAMERI.COM	Feb 27 2021 01:33:00	Gm Financial, Po Box 181145, Arlington, TX 76096-1145
515795713	EDI: IRS.COM	Feb 27 2021 01:33:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
516361262	+ EDI: AISMIDFIRST	Feb 27 2021 01:33:00	MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK

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516361261	+ EDI: AISMIDFIRST	Feb 27 2021 01:33:00	73118-6077, MidFirst Bank, Bankruptcy Department 73118-6051 MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6051
515795714	+ EDI: GMACFS.COM	Feb 27 2021 01:33:00	Natl A Fin, Po Box 130424, Roseville, MN 55113-0004
515795715	+ EDI: NAVIENTFKASMSERV.COM	Feb 27 2021 01:38:00	Navient, Po Box 9500, Wilkes Barre, PA 18773-9500
515961135	+ EDI: JEFFERSONCAP.COM	Feb 27 2021 01:38:00	Premier Bank, LLC, c o Jefferson Capital Systems LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999
515795717	+ Email/PDF: RACBANKRUPTCY@BBANDT.COM	Feb 26 2021 21:52:47	Regional Acceptance Co, 621 W Newport Pike, Wilmington, DE 19804-3235
515795719	+ EDI: RMSC.COM	Feb 27 2021 01:33:00	Synchrony Bank/JC Penny, Attention: Bankruptcy, Po Box 103104, Roswell, GA 30076-9104
515795720	+ EDI: DRIV.COM	Feb 27 2021 01:38:00	Triad Financial Corp/Santander, Attn: Bankruptcy Department, Po Box 105255, Atlanta, GA 30348-5255

TOTAL: 19

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 28, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 26, 2021 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor Midfirst Bank dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor MidFirst Bank dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
Rebecca Ann Solarz	on behalf of Creditor MidFirst Bank rsolarz@kmlawgroup.com
Walter D. Nealy	on behalf of Debtor Fern L. Isom-Majette nealylaw@gmail.com

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r43366@notify.bestcase.com;walterdnealy-pc-5pBm29TvkU@mycasemail.com

TOTAL: 5